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## HOUSING AND THE REAL ESTATE PROBLEM

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In studying the housing problem of practically all of our American cities, much more consideration should be given to the careful creation and maintenance of good residence neighborhoods for the man earning from \$9 to \$12 a week.

Every city is considering the planning, construction and financing of the laboring man's house or tenement, the price and amount of land to be used for such houses, the tax upon them, rents, transportation, social opportunity, fire protection, street layout, the playground, and many other phases of the housing question; but little thought is being given to the actual creation and safeguarding of any extensive residence neighborhoods for laboring men.

Practically every city has its restricted and highly protected residence section for the better homes; and no high class development is launched today without the control of a considerable area of land, so as to establish harmonious surroundings and give permanency to the character of the neighborhood. The location of outbuildings; the fronting of residences; the exclusion or control of business property and other injurious surroundings; the elimination of billboards; provision of free space between the houses for air and sunshine; the establishing of building lines; provision of more room for garden, grass, trees, flowers and shrubbery; the perpetuation of restrictions; abandonment of the obsolete alley; requiring of minimum costs of residences in the varying sections, and frequently the control of the architectural design and exterior color scheme of the residence, as well as the grading plans of the lot, are carefully thought out and made a requirement in every part of the development.

In this property, the most skilled landscape architects are called upon to study the scientific layout and landscape treatment of the streets, the designing of lots for building tracts, so as to give the maximum amount of desirable exposure to every residence, and the greatest passage of the currents of air, as well as to retain every possible natural charm and picturesque opportunity of the place. Also

the rendering less conspicuous of the incongruous water plugs, the obtruding hitching post, the fire alarm box and the mail box; the provision of appropriate standards to carry the name of the street, establishing a good plan of numbering houses, the softening and harmonizing of colors in the street improvements and the elimination of ugly fences. The engineers are entrusted with the responsibility of making the plan of streets conform to both the pleasure boulevards and the general trafficways of the city, so as to give both the present and future generations the easiest opportunities of traffic circulation, both as to direction and as to grades. In addition to this, experts in road building and sidewalk construction are specifying the best material and methods for the most pleasing, as well as the most permanent, construction for high-class residence neighborhoods. The landscape treatment of the neighborhood as a whole in such residence property is given most careful consideration. All of this has given more staple value, and better residence property is coming to be regarded in most cities as an attractive investment.

It is recognized today that the progressive, efficient city may lead in industrial supremacy and at the same time place a high regard upon civic beauty and the control of the surroundings of the better homes of its people. These homes and their surroundings need not necessarily be sacrificed to the industrialism of the town. It is generally conceded that this important phase of city planning in the establishment of the residence neighborhoods for the better class of homes is creating more substantial values for such property, and sufficiently anchoring residence neighborhoods as to avoid in the future, in a large measure, the great economic loss suffered in the rapid abandonment of the various good residence sections of the city. This feeling of security in such home communities, and the feeling of permanence with which every improvement is added, are creating a more interested citizenship, and a more home-loving family. The general public interest that has been attached to the results of the various developments of highly restricted property throughout the country has been most encouraging. This is evidenced strongly by the constant and frequent study by real estate men throughout the entire United States, of such examples of the creation and maintenance of good residence neighborhoods for better homes, as may be found in Roland Park, Baltimore; Brookline, Mass., and Forest Hills Gardens, New York. The splendid example

offered by these developments is establishing new possibilities and standards for all of our cities.

Every individual home, with its well-arranged grounds, has become a powerful part of the broad city planning movement. It has been demonstrated that good surroundings pay in the better residence property. Insurance companies, banks and other loan resources of the country are already looking with more favor upon these neighborhoods which are carefully planned and safeguarded.

But is not practically all of this care and provision confined to the neighborhoods of our better homes? It is probably true that much more thought is being given to the actual housing of the poor than to the housing of the well-to-do. But is this true as to the neighborhood of the poor in comparison with the neighborhood of the better homes; and will the housing problem ever be successfully solved until more consideration is given to the creation and permanent safeguarding of neighborhoods of considerable area for the man who earns \$2 a day, or less. And while considerable attention has been given to many of these items as relating to the housing of the poor, should not the same consideration be given to every one of these phases in the neighborhoods of the poor as well as in the communities of the rich?

In every American city today, the poor man in reality buys the highest priced property on the market. He usually buys his property absolutely unimproved, seldom with even the street brought to grade. Frequently his water mains are inadequate in size, simply being small pipes laid by the aggressive real estate owner merely large enough to enable him to advertise "city water."

Many cities require the establishment of grades of the streets before the property is platted, but this class of buyer seldom inquires whether or not the street has actually been graded to the final grade, and very frequently soon finds his property 10 or 15 feet above the grade of the street, requiring an expensive retaining wall, or several feet below the final grade of the street, requiring expensive filling. This man seldom realizes the difference between the expense of the street improvements on a street 60 feet wide and that upon a street 40 or 50 feet wide; and these purchasers are often required to pay for a 5 or 6-foot granitoid walk, where a 3-foot walk would do as well, or a 50-foot paving where a 20-foot paving would meet all their requirements. Custom seems to rule rather than efficiency and demands.

This class of purchaser seldom realizes the amount of special tax such as grading, sewer, park tax, paving, curbing, walks, etc., that will soon accrue upon this property, and it is generally the object of the owner to sell all of his lots before these taxes begin to come due. Little regard is had in most cities for the establishing of residence sections for laboring men in those parts of the city where the sewer, park and other special costs will be the least.

The only thing that seems to appeal to the purchaser is the size of the monthly payment. It is frequently observed that it is just as easy to sell ground for \$15 a foot as \$10 to this class of buyer, if the monthly payment is made small enough.

The owners of this character of property generally regard simply the interests of their own few blocks. Seldom is traffic circulation of the city taken into consideration. Frequently this property is platted and sold in a location that may never be convenient to the street cars, which is so essential for the laboring man, who must necessarily use street car transportation. Frequently little consideration is given to the proximity of such property to the large factories where the laboring men are employed. Should not such neighborhoods for the laboring man be selected after a careful and scientific survey has been made of the present and future locations of factories and other large centers of employment for such laborers, so as to attain a reasonable compromise between more favorable surroundings and close proximity to the industries themselves?

This property is ordinarily sold without any building restrictions as to the use of the property. Livery stables, laundries, undertaking establishments, coal yards, slaughter houses, breweries, stone quarries, foundries, hospitals and factories of all descriptions, may be located on the adjoining tracts. A neighbor may decide to face his house on the other street and place his foul smelling barn, and his pile of manure immediately adjoining the laborer's modest home. Frequently this little home may find itself lined with privies on either boundary line.

The lot may be so narrow that the sun may never shine between the homes. The lot may be so small that the children of this working man may rarely have the joy of grass, flowers, gardens, trees, or shrubbery upon their lot, while this is the particular class that, from economical reasons alone, should have the garden opportunity for at least growing vegetables for their own daily use.

The more industrious laborer, who, with the help of his wife and family, through years of saving, may have become able to build himself an attractive, modest, four-roomed cottage, may soon find his little home between unpainted, one-room shacks, and the most undesirable neighbors, or he may find the adjoining lot being used as a junk pen, or a huckster's unsanitary yard. A little stream of water nearby, that may have been clear and pure at the time he bought his lot, several years before, may have become polluted and unsanitary. The only protection that this laborer may have for the surroundings of his home may be the health regulations, so frequently lax and unobserved in such places. This particular section of laboring men's homes may be so located that it is removed from schools and churches, and the real estate promoter is willing to leave the future of his clients to the activity of the school authorities in giving more convenient schools. Frequently the property may be immediately adjoining the jails or the houses of prostitution of the city, and the children may come in contact with such influences every hour of the day.

Probably no provision has been made at the time of platting the ground, for any public playgrounds in that section of the city; and the only possible way that they may be later secured is for the playground or park commission of the city to condemn a section of this dearly bought property and assess the costs to these already burdened lot or home buyers.

Frequently this laboring man has been enticed into buying a lot long before he should, when he was even not able to properly feed and clothe his family. Frequently a purchaser may have been led into his purchase by the advertisement that the property was beyond the city limits, and would bear no city tax, and yet within one or two years, the city may have been extended, and special taxes begin to accrue, but generally not until the owner may have disposed of all of his holdings. Who has ever heard of the agent developing such property, providing against the erection of immense and flaming billboards, or the tall, unpainted, ugly board fences so common in these sections?

In how many of these additions or sections of this character is it deemed important in the beginning to grow trees in the street to relieve the heat, or to add beauty to the homes in the future? In how many cases is any plan devised by which vacant property may be kept free

of accumulating trash and papers and weeds, which not only endanger the adjoining homes by fire, but become a serious menace to the health of the people living nearby?

Much thought has been given to the greatest possible amount of ground that can be used for each home, devising plans by which frontages may be eventually and properly made upon both ends of the lots, the erection of attached houses in order to reduce the cost of building units and afford a greater amount of land; but is the proper amount of consideration being given to the safeguards over the entire neighborhood, which are so evidently needed to avoid the injurious and damaging surroundings so common in this class of property?

Should men be allowed to build their houses on the very street line, when the owner between, with only 15 or 20 or 25 feet of ground may have already set his little cottage back 20 or 25 feet from the street in order to have room for air and sunshine, grass and flowers for his children; or should the owner across the street be able to build his house facing upon the street beyond and place his barn on the street line in his rear, thereby causing this little family to look every day into the barn-yard and manure pile? Or should the industrious laborer, who, before work in the morning and after work in the evening, has been able to build himself a little two-room home, and may have carefully placed his house to one side of his lot, in order to give room for the exposure on the south, find all of his light, air and sunshine cut off on the north by that owner not being required to provide a similar amount of free space on his south?

While frequently it is the case in such properties that, although one block of land may become fairly well built upon, several blocks of land lying between these homes and the schools, stores, churches or places of labor, may remain unimproved, causing the entire family for years to wade through the mud, water and snow over the intervening property. Probably no consideration has been given to this necessary convenience.

Real estate dealers and owners of today are not alone responsible for this condition. It has become the established custom in most cities and there has been little evidence of public sentiment to the contrary against it, and this class of buyer will require considerable education along these lines. Certainly however, many of the safeguards given the better residence property could be given in the same degree in proportion to the laboring mens' homes. Would not

the efficiency of the laborer, made possible by better surroundings for himself and his family, give greater assurance of his ability to meet his payments, or ultimately buy more land? Would not the advertisement of better opportunities offered in such a section attract other purchasers? Would not the remaining lots in such an addition, which are otherwise always difficult to sell, and frequently offered at less prices than the first lots sold, become more and more valuable and command even greater prices as a result of the better development? Should not the efficiency of the property for the purposes used, be given some consideration; and if the real estate owners of the country will not give this question the same consideration as they are in the better residence property, is it not a matter for municipal control and legislation? Many laws and ordinances in every city affecting these things in better residence property are now being enforced. Municipal control has been extended by the board of park commissioners of Kansas City, Missouri, to the right of condemning a building line in the acquiring of a boulevard for pleasure purposes. Certainly if the people have this power in such property, they could exercise the same authority in the homes of the poor.

No pauperizing influence can arise as a result of exercising this control and regulation. On the other hand it strikes at the very source of the family pride and manhood and stimulates the noblest aspirations in the laborer. It appeals directly to the strongest sentiment in him—to give his family better and more permanent surroundings.

Greater consideration by the various city governments in keeping down the costs of street improvements and preventing the unnecessary width of street and street improvements in such properties, would lift at once a great economic burden from the laboring man.

Encouragement given to the laboring man by the National Housing Association and the various social organizations of the country, that his surroundings would remain permanently desirable, would be a stimulation to this man by his own labor to further improve his home and grounds; and in this way greater results would be attained upon the character of these individual homes than frequently comes from the better home, where the owner seldom has any of the joy of the actual doing of the physical work upon his home or laboring in the soil with his own hands.



We are all familiar with the rapid deterioration of such classes of property. And is there ordinarily any real encouragement when you look at the neighborhood of the average laboring man's home? Better residence property has been carefully protected and safeguarded, with carefully thought out restrictions, and most minute planning, because it has been found that it pays financially in the end. Would it not pay the average real estate owner if he could so develop an addition for the laboring man that he would feel it was always good business to promote another addition immediately adjoining?

From the sociological standpoint, is not the moral influence of the outcome of the average investment in a home by a laboring man, one of the most discouraging phases of our municipal life? Are not his loyalty to the government and his sympathy with his community severely tested when his earnings are not only frequently dissipated by an unfair investment, but frequently lost by the lack of proper safeguards having been provided in the beginning?

Even though the value of accessible land may be such that it is impossible to have detached houses for the laboring man, is it not equally as important to give him the advantages of the encouragement of many of the other neighborhood safeguards which would apply equally as strongly to the tenement houses as to his individual cottages? Is the house, most carefully designed to meet both the demands and means of the laborer, the greatest success if it is not placed in a congenial and permanent neighborhood?

There could be no greater civic asset than harmonious and carefully safeguarded laboring men's neighborhoods. Self initiative could not be encouraged more than by giving the laborer protection similar to that given in the developments for better homes; and the good results of every housing code would be greatly enhanced if they were applied in neighborhoods created and maintained over extensive acres carefully and permanently safeguarding the surroundings of the laboring man's home.